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an input device, wherein the input device is operative to receive inputs,  
whereby a user is enabled to provide inputs to the machine;

a transaction function device, wherein the transaction function device is  
selectively operative to carry out a transaction function;

a computer, wherein the computer is in operative connection with the  
output device, the input device and the transaction function device;

software executable in the computer, wherein the software includes a  
browser, wherein the browser is operative to process HTML documents  
including instructions therein, and wherein the transaction function device  
is operative to carry out the transaction function responsive to the browser  
processing at least one [a] document including at least one [an] instruction  
adapted to cause the computer to cause operation of [to operate] the  
transaction function device.

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Kindly amend claim 7 as follows:

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7. (once amended) The apparatus according to claim 1 wherein the software is  
operative responsive to an instruction to access at least one [an] HTTP record address,  
wherein the at least one HTTP record address corresponds to at least one [an] HTTP

record including instructions adapted to cause the computer to cause operation of [for operating] the transaction function device.

(Kindly amend claim 8 as follows:

8. (once amended) An Automated Teller Machine (ATM) comprising:

a computer;

a browser operating in the computer;

a transaction function device in operative connection with the computer, wherein the transaction function device is operative to cause the ATM to carry out a transaction function responsive to [receipt of] at least one HTML format document that is received by the browser[, to cause the ATM to carry out a transaction function].

(Kindly amend claim 9 as follows:

9. (once amended) A method comprising the steps of:

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- a) operating a browser in at least one computer in connection with an automated banking machine;
  - b) receiving at least one HTML format document with the browser, wherein the at least one HTML format document includes at least one transaction instruction;
  - c) carrying out at least one transaction function with a transaction function device in the automated banking machine responsive to [receipt by the browser of] the at least one HTML format document [including the transaction instruction].

Kindly amend claim 10 as follows:

10. (once amended) The method according to claim 9 wherein the automated banking machine includes an output device in operative connection with the computer, and further comprising the step of:

- d) producing an output through the output device responsive to the at least one [receipt of the] HTML format document [by the browser].

Kindly amend claim 11 as follows:

11. (once amended) A method comprising the steps of:

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- a) operating a browser in at least one computer in operative connection with an automated banking machine;
  - b) receiving at least one document with the browser, wherein the document includes at least one transaction instruction embedded therein;
  - c) carrying out at least one transaction function with a transaction function device in the automated banking machine responsive to [receipt by the browser of] the at least one document including the at least one transaction instruction.
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Kindly add the following new claims 12-27:

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12. An Automated Teller Machine (ATM) that operates to conduct at least one financial transaction responsive to at least one mark-up language document.

13. An automated banking machine comprising:

a computer in operative connection with the banking machine;

at least one transaction function device in the banking machine adapted to carry out at least a portion of a banking transaction;

wherein the computer is adapted to cause at least one banking transaction to be carried out through operation of the at least one transaction function device responsive to at least one mark up language document.

14. The machine according to claim 13 wherein the computer includes document handling software, and wherein the computer is operative to carry out the at least one banking transaction responsive to the document handling software processing the at least one mark up language document.

15. The automated banking machine according to claim 13 wherein the transaction function device includes a note dispenser, and wherein the at least one banking transaction includes dispensing at least one note from the note dispenser.

16. a method comprising the steps of:

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- a) providing an automated banking machine including at least one transaction function device, wherein the automated banking machine is in operative connection with at least one computer;
  - b) processing at least one mark up language document with the computer;
  - c) carrying out at least a portion of a banking transaction with the transaction function device responsive to processing the at least one mark up language document with the computer in step (b).

17. The method according to claim 16 wherein the transaction function device includes a note dispenser, and wherein in step (c) the portion of the banking transaction includes dispensing at least one note with the note dispenser.

18. The method according to claim 16 wherein the transaction function device includes at least one reader device, and wherein in step (c) the portion of the transaction includes reading indicia with the reading device.

19. The method according to claim 18 wherein the reading device includes a card reader, and wherein in step (c) indicia is read from a card.

20. The method according to claim 16 wherein the transaction function device includes at least one key, and wherein in step (c) the portion of the banking transaction includes sensing an input through the at least one key.

21. The method according to claim 16 wherein the transaction function device includes a depository, and wherein in step (c) the portion of the banking transaction includes receiving a deposit with the depository.

22. The method according to claim 16 wherein in step (a) the banking machine includes at least one output device, and further comprising the step of:

d) providing at least one output through the output device responsive to processing at least one mark up language document with the computer.

23. The method according to claim 22 wherein the computer includes browser software, and wherein in step (d) the at least one output is provided responsive to the browser software processing the at least one mark up language document.

24. The method according to claim 23 wherein the output device includes a screen and wherein in step (d) the at least one output includes a visual output through the screen.